Amendments to the Specification:

Please replace the paragraph starting on p. 11, line 9 to 12 with the following amended paragraph:

The transaction agent 16 thus includes modules that certify the CPN, liquidate the CPN, collect money on the bank drafts, and disburse the money to the interest holders of the CPN. In some embodiments, the storage 78 of the ~~The~~ transaction agent 16 also includes secure storage ~~78~~ so that these documents can be protected while the transaction agent 16 retains custody of the documents.